

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

RONALD C MCELROY  
PAMELA L HATCHETT-MCELROY  
Debtor(s)

Case No. 15-27012

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/07/2015.
- 2) The plan was confirmed on 11/02/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 06/28/2016.
- 6) Number of months from filing to last payment: 10.
- 7) Number of months case was pending: 11.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,400.00
Less amount refunded to debtor	\$1,233.35

**NET RECEIPTS:**

**\$7,166.65**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,917.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$336.83
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:**

**\$4,254.33**

Attorney fees paid and disclosed by debtor:	\$82.50
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**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A/R Concepts	Unsecured	75.00	NA	NA	0.00	0.00
ADVENTIST MIDWEST HEALTH	Unsecured	NA	330.84	330.84	16.64	0.00
Afni, Inc.	Unsecured	252.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	NA	8,937.03	8,937.03	711.32	0.00
AMERICAN INFOSOURCE	Unsecured	NA	158.22	158.22	0.00	0.00
AMERICAS FINANCIAL CHOICE	Unsecured	1,522.00	1,990.04	1,990.04	158.39	0.00
ARMOR SYSTEMS CORP	Unsecured	90.00	NA	NA	0.00	0.00
ARMOR SYSTEMS CORP	Unsecured	90.00	NA	NA	0.00	0.00
CAINE & WEINER	Unsecured	222.00	NA	NA	0.00	0.00
CASHNET USA	Unsecured	120.00	119.16	119.16	0.00	0.00
CHECK SYSTEMS	Unsecured	385.00	NA	NA	0.00	0.00
CITIZENS BANK	Unsecured	6,943.00	6,943.23	6,943.23	552.63	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	1,000.00	2,031.54	2,031.54	161.70	0.00
CONSUMER CREDIT SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
COOK COUNTY TREASURER	Secured	6,012.00	NA	210.00	210.00	0.00
CREDITORS PROTECTION SERVICES	Unsecured	75.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICES	Unsecured	35.00	NA	NA	0.00	0.00
DEPT STORES NATL BK MACY	Unsecured	0.00	NA	NA	0.00	0.00
EDFINANCIAL SERVICES	Unsecured	7,618.00	9,303.08	9,303.08	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	2,937.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	933.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	253.00	NA	NA	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	238.00	NA	NA	0.00	0.00
ER SOLUTIONS INC	Unsecured	346.00	NA	NA	0.00	0.00
EXETER FINANCE CORPORATION	Secured	12,650.00	21,706.52	21,706.52	376.57	533.43
EXETER FINANCE CORPORATION	Unsecured	9,172.00	NA	NA	0.00	0.00
FINANCIAL LOANS	Unsecured	2,200.00	NA	NA	0.00	0.00
FIRST NATIONAL COLLECTION BUREAU	Unsecured	158.00	NA	NA	0.00	0.00
IC SYSTEMS	Unsecured	601.00	NA	NA	0.00	0.00
IL DEPT OF EMPLOYMENT BENEFITS	Unsecured	3,894.00	NA	NA	0.00	0.00
KEYNOTE CONSULTING	Unsecured	687.00	686.70	686.70	54.65	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
MERCHANTS CREDIT GUIDE CO	Unsecured	330.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL GROUP	Unsecured	567.00	NA	NA	0.00	0.00
NORTHWESTERN MEDICAL GROUP	Unsecured	16.00	NA	NA	0.00	0.00
Osi Collect	Unsecured	90.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	1,121.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	136.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	0.00	NA	NA	0.00	0.00
PORANIA LLC	Unsecured	NA	510.00	510.00	40.59	0.00
RUSH UNIVERSITY MEDICAL CENTE	Unsecured	150.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SVC	Unsecured	0.00	NA	NA	0.00	0.00
ST IL TOLLWAY AUTHORITY	Unsecured	215.00	1,211.20	1,211.20	96.40	0.00
UNIVERSITY PATHOLOGISTS	Unsecured	23.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED FEDLOAN	Unsecured	0.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	2,379.00	NA	NA	0.00	0.00
US DEPT OF ED NELNET	Unsecured	3,500.00	5,974.77	5,974.77	0.00	0.00
WHY NOT LEASE IT	Unsecured	914.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$21,706.52	\$376.57	\$533.43
All Other Secured	\$210.00	\$210.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$21,916.52</b>	<b>\$586.57</b>	<b>\$533.43</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$38,195.81</b>	<b>\$1,792.32</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,254.33</u>
Disbursements to Creditors	<u>\$2,912.32</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$7,166.65</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/12/2016

By: /s/ Tom Vaughn

Trustee

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**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.